Bob Fiondella may have trained as a lawyer, but he learned enough about actuarial tables and demographics to have been elected Chairman and CEO of Hartford’s Phoenix Life Mutual Insurance Company (now The Phoenix, a public company). So when Bob tells you that we can’t mess with Father Time, he bears listening. Named Hartford Courant Business Leader of the Year in 1997 and a driving force behind Hartford’s $750 million Adriaen’s Landing project, this influential businessman and civic leader has now set his sights on an even greater challenge. He fears Americans are eroding the time we have to temper an approaching crisis and squandering our chance to mitigate its ill effects.

In the abstract, the implications of our society’s “drift” are stark: A confluence of trends (flawed fiscal policy creating huge federal deficits, accelerating early retirements due to corporate downsizing and outsourcing, a shrinking worker/retiree ratio, an under-funded Social Security system and inflation) pose a bleak scenario that threatens to enslave the younger generations. For several years there has been a trend at large corporations away from defined benefit pension plans. This trend has been exacerbated by the significant amount of corporate downsizing and outsourcing. As a result, more and more retirees and early retirees will have to depend on uncertain investment skills to navigate their retirement security from 401k balances, supplemented in some cases by lump sum payments, buyouts and/or severance packages. Cities and towns, perhaps unwittingly, are at the same time incurring employee pension liabilities that may exceed their ability to pay in a real estate and stock market downturn.

Are Baby Boomers Ignorant? Or, Are They Simply in Denial?

Stock market values, the key source of most retirees’ imagined retirement security, are threatened by demographics and our fiscal policy. How robust can stock prices possibly be during an extended, 20-year long imbalance between sellers and buyers? Has society been unfairly “herding” young and old alike to invest in stocks through their 401k’s?

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Our Board of Directors

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Day, Berry & Howard

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The Board Builder: Board Member Kathleen McFadden

A strong, energetic and diverse Board of Directors is absolutely critical to the success of a non-profit organization. Board members individually provide essential resources, from a network of contacts that can help advance projects for improved fundraising to their respective professional expertise. The Board is the incubator and originator of a non-profit’s relationships with state and federal agencies, with foundations, with volunteer resources and with institutions like universities. For an organization like Connecticut Appleseed, everything rests on the quality of the Board.

When Executive Director Bob Kettle needs help in scouting for potential Board candidates, he knows he can count on Kathleen McFadden. Kathleen is willing to cast a net far beyond her professional niche at United Technologies; she will contact literally anyone on behalf of Connecticut Appleseed. When we lost a key Board member to the work/life demands added by a third child, Kathleen took it upon herself to ensure that Appleseed’s Board composition remains balanced. But Kathleen outdid herself in finding Pamela Elkow through her environmental network, as Pamela gives Appleseed access to both her prominent firm (Robinson & Cole) and to her peers who coordinate the efforts of pro bono committees at major firms across the state.

An associate at Day, Berry & Howard earlier in her career, Kathleen is currently an attorney for United Technologies, practicing in environmental and real estate law. A Phi Beta Kappa graduate of the University of Wisconsin (Madison), Kathleen earned her JD with honors from the University of Connecticut and her MS from the University of North Carolina.

Kathleen gives a lot of herself to Connecticut Appleseed, and expects other Board members to contribute similarly. When our Board wanted to devote a meeting to discussing the Ethics crisis in state government, Kathleen delivered – as usual. She convinced United Technologies Vice President Pat Gnazzo, whose responsibilities include compliance with his company’s Code of Ethics, to join our meeting and share his views on what it takes to successfully create and maintain a culture of compliance within a large employee base. With the help of Pat Gnazzo and other experts in the Ethics field, our Board hopes to contribute to the state’s expected package of ethical reforms.
Retirement Security Alert continued from page 1

Building Capability for Objective Analysis
Bob Fiondella’s response has been to create and launch a free-standing nonprofit organization at the University of Hartford, called The Institute for Retirement Security. With expertise in demographics, population studies, regional economics and communications, the Institute will be a catalyst for heightened awareness, educating residents and informing regional and national policymakers. By spawning dialogue and more broadly infusing an understanding of demographics, the Institute will illuminate the issues and elevate the profile of debate.

A Regional Focus for A Regional Problem
The Hartford location is ideal because the Northeastern states, in particular, face budget distress due to out-migration of wealthy retirees and the needier, more expensive-to-serve elderly population that remains behind. Northeastern states need to adjust their economic policies in anticipation that a relatively high percentage of their population will be both old and poor. It’s increasingly unlikely that residents of the more rapidly growing so-called “red” states will direct their congressional representatives to come to our aid.

Initial Concrete Steps to Bring Resources to Bear on the Issue
The Institute for Retirement Security, seeking to work closely with the University of Hartford, will sponsor lectures on campus next Spring and a major Retirement Security Symposium in Fall, 2005. Fiondella plans to partner with faculty members in studying what he calls “the pension-liability overhang”. Translation: the Institute hopes to help communities understand the magnitude of the liability they face from their employees’ defined benefit pensions. How many communities fail to grasp that the tax revenues presently supporting their pension obligations can erode substantially in a difficult economic scenario? The Institute will serve as a regional resource to cities and towns seeking to assess their ability to fulfill their pension obligations should tax revenues and the stock market both sag.

What Does the Future Hold?
The 2004 election campaign did no better than abuse the public with misinformation and fear about the Social Security system. Objective analysis from the Institute for Retirement Security is sorely needed, and there’s not a moment to waste. Only time will tell if the stock market will afford Baby Boomers, and future generations as well, the retirement they expect.

New Project continued from page 1

representing defendants afflicted with mental illness. The handbook will familiarize these attorneys with mental health issues and their related options under Connecticut law. After ensuring that in-state attorneys and mental health professionals have a chance to contribute to and review the text, Connecticut Appleseed will then distribute the completed handbook.

Ignorance and Insensitivity Among Key Personnel
Unfairness to defendants in the criminal justice system with mental illness often arises if the person’s court-appointed attorney does not know how to recognize mental illness or does not understand the special laws and procedures that apply to persons with mental illness. In addition to public defenders, key personnel such as prosecutors, police officers and jail employees may have limited knowledge about mental illness and the needs of those who suffer from it. A national guide to aid the various involved individuals titled “A Guide to Mental Illness and the Criminal Justice System” has been published by NAMI, the National Alliance for the Mentally Ill. But criminal procedures are complicated and differ substantially from state to state, so state-specific guidebooks are particularly valuable.

Responding to an Unmet Need
A handbook for Connecticut attorneys representing persons with mental illness in the criminal justice system would serve two purposes. First, it would educate lawyers how to approach, and work constructively with, a mentally ill client. Secondly, it would analyze relevant sections of the Connecticut codes and assess recent legal developments that impact individuals with mental illness. A similar handbook that was developed by Texas Appleseed found an eager audience of judges, lawyers, court administrators and mental health consumers and their families. King & Spalding’s Atlanta, GA (where they are headquartered) office is also performing a similar service for Georgia Appleseed.

Involving Connecticut’s Experts to Ensure a Useful, High-Quality Handbook
Connecticut Appleseed’s roles in this project include finding in-state partners to help draft the handbook, to review the draft and to distribute the final version. We have consulted with Connecticut’s regional health boards, in-state law firms and solo practitioners to recruit attorneys with experience and interest in this field. We also hope to involve pro bono energies from experienced attorneys at firms like Day, Berry & Howard, where Connecticut Appleseed Board President Marty Budd is a partner. In addition, we found that the Connecticut Department of Corrections’ Protection & Advocacy office offered eagerly to assist to try to ensure that the handbook will be able to help inmates’ family members know what to expect in the criminal justice system.
Connecticut Appleseed is delighted to announce that we expanded our Board of Directors to fifteen members at our October meeting. The outstanding individuals who joined us – Pamela Elkow of Robinson & Cole and Dr. Michael Perl – each bring altogether unique capabilities and interests to our Board. Board Chairman Martin Budd enthused “We’re thrilled with the quality of the individuals we’ve been able to attract to our Board... Connecticut Appleseed has gained access to a tremendous pool of energy and talent for our current and future projects.”

- Martin Budd, Board Chairman

Connecticut Appleseed has gained access to a tremendous pool of energy and talent for our current and future projects.

Executive Director Bob Kettle adds "Pamela demonstrated her leadership ability within her very first week on the Board by persuading Robinson & Cole’s pro bono committee to accept responsibility for a possible new project – in collaboration with the national Appleseed Foundation and three other state Centers – concerning the federal No Child Left Behind legislation. Presuming action by the Appleseed Board at our Dec. 9 meeting, Robinson & Cole will conduct an evaluation of Connecticut’s implementation of this controversial legislation. In addition, Pamela’s environmental expertise can be coupled with Kathleen McFadden’s similar skills and experience to qualify Appleseed to undertake future projects in the environmental arena.”

Pamela has been involved in a variety of brownfields redevelopment projects for both municipal and private sector clients, such as the Ballpark and Arena at HarborYard® in Bridgeport. She is a founder and a member of the executive committee of the Connecticut Society of Women Environmental Professionals. Dr. Perl chairs the CSDA committee charged with increasing and channeling volunteer activity among its members. Earlier in 2004, he was single-handedly responsible for winning CSDA’s commitment to begin a statewide volunteerism initiative for improving access to dental care for Medicaid eligible children.

Connecticut Appleseed is a statewide, non-partisan public interest organization dedicated to building a more just society through legal and legislative advocacy, negotiation, education and policy expertise. Our mission is to produce solutions for the causes, rather than the symptoms of our state’s social problems. We are committed to engineering and achieving structural changes that will benefit Connecticut’s most disadvantaged and disenfranchised citizens. We therefore deploy the skills and energies of volunteering lawyers and other professionals to drive specific systemic changes on legal matters and social issues that are not being successfully addressed by other organizations.